

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CAROL M. JANSSEN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20979

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 29, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/13/2019 and confirmed on 4/23/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,762.00
Less Refunds to Debtor	509.52	
TOTAL AMOUNT OF PLAN FUND		65,252.48

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	3,143.70	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,143.70

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 4494	0.00	38,368.09	0.00	38,368.09
	LAKEVIEW LOAN SERVICING LLC Acct: 4494	1,302.11	1,302.11	0.00	1,302.11
	GREATER PITTSBURGH POLICE FCU Acct: 7401	9,732.85	9,732.85	869.29	10,602.14
					50,272.34

Priority					
	SHAWN N WRIGHT ESQ Acct:	0.00	0.00	0.00	0.00
	CAROL M. JANSSEN Acct:	0.00	0.00	0.00	0.00
	CAROL M. JANSSEN Acct:	502.00	502.00	0.00	0.00
	CAROL M. JANSSEN Acct:	7.52	7.52	0.00	0.00
	LAW OFFICE OF SHAWN N WRIGHT Acct:	0.00	0.00	0.00	0.00
	SHAWN N WRIGHT ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 5284	978.25	978.25	0.00	978.25
	PA DEPARTMENT OF REVENUE* Acct: 5284	15.09	15.09	0.00	15.09
	PEOPLES NATURAL GAS CO LLC* Acct: 3262	0.00	2,825.28	0.00	2,825.28
					3,818.62

Unsecured					
	GREATER PITTSBURGH POLICE FCU Acct: 7401	4,565.04	1,101.04	0.00	1,101.04
	PNC BANK NA Acct: 8884	11,184.43	2,697.57	0.00	2,697.57
	COMCAST	350.15	84.45	0.00	84.45

19-20979

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9709				
	INTERNAL REVENUE SERVICE*	558.73	134.76	0.00	134.76
	Acct: 5284				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 5284				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	LAKEVIEW LOAN SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: 4494				
					4,017.82

TOTAL PAID TO CREDITORS

58,108.78

TOTAL CLAIMED

PRIORITY 993.34

SECURED 11,034.96

UNSECURED 16,658.35

Date: 05/29/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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IN RE:

CAROL M. JANSSEN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20979

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Carol M. Janssen
Debtor

Case No. 19-20979-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 30, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:

Recip ID	Recipient Name and Address
db	+ Carol M. Janssen, 2702 Herron Lane, Glenshaw, PA 15116-1610
15010330	+ Greater Pittsburgh Police FCU, 1338 Chartiers Avenue, Pittsburgh, PA 15220-4800
15055222	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	May 31 2024 00:16:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ebnpeoples@grblaw.com	May 31 2024 00:14:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15038175	+ Email/Text: documentfiling@lciinc.com	May 31 2024 00:14:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15443134	+ Email/Text: nsm_bk_notices@mrcooper.com	May 31 2024 00:14:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15010331	Email/Text: sbse.cio.bnc.mail@irs.gov	May 31 2024 00:15:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15056526	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 31 2024 00:15:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
15720281	+ Email/Text: nsm_bk_notices@mrcooper.com	May 31 2024 00:14:00	Lakeview Loan Servicing, LLC, Rushmore Servicing, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
15010332	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 31 2024 00:15:00	Loan Care, PO Box 8068, Virginia Beach, VA 23450-8068
15010333	Email/Text: Bankruptcy.Notices@pnc.com	May 31 2024 00:14:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15017791	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 31 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15520663	+ Email/Text: nsm_bk_notices@mrcooper.com	May 31 2024 00:14:00	RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15010334	Email/Text: bankruptcy@sw-credit.com	May 31 2024 00:16:00	Southwest Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 12

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: May 30, 2024

Form ID: pdf900

Total Noticed: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		LAKEVIEW LOAN SERVICING, LLC
cr		LAKEVIEW LOAN SERVICING, LLC
cr		PA Department Of Revenue
15019286	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michelle L. McGowan	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mimecgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Carol M. Janssen shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com

TOTAL: 11